

Fill in this information to identify the case:

Debtor 1 Ronald Ginert
Debtor 2 Bobbi Ginert
(Spouse, if filing)
United States Bankruptcy Court for the: Northern District of Mississippi
(State)
Case number 17-12339-JDW

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association

Court claim no. (if known): 5-1

Last four digits of any number you use to identify the debtor's account: 2720

Date of payment change:
Must be at least 21 days after date of this notice 05/01/2018

New total payment:
Principal, interest, and escrow, if any \$568.63

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$188.38 New escrow payment: \$187.10

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ % New interest rate: _____ %
Current principal and interest payment \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____
Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Ronald Ginot

Case Number (if known)

17-12339-JDW

First Name

Middle Name

Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Carlos Hernandez-Vivoni

Date **03/08/2018**

Signature

Print:

Carlos Hernandez-Vivoni

Title

Authorized Agent for U.S. Bank National Association

First Name

Middle Name

Last Name

Company

Bonial & Associates, P.C.

Address

14841 Dallas Parkway, Suite 425

Number

Street

Dallas, Texas 75254

City

State

Zip Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before March 8, 2018 via electronic notice unless otherwise stated:

Debtor Via U.S. Mail

Ronald Ginet
6511 Ashland Drive
Olive Branch, MS 38654

Co-Debtor Via U.S. Mail

Bobbi Ginet
6511 Ashland Drive
Olive Branch, MS 38654

Debtors' Attorney

Karen B. Schneller
P.O. Box 417
Holly Springs, MS 38635

Chapter 13 Trustee

Locke D. Barkley
6360 I-55 North
Suite 140
Jackson, MS 39211

Respectfully Submitted,

/s/ **Carlos Hernandez-Vivoni**
